

months, making either no payments or reduced payments.

But “if you’re draining your savings” in a vain effort to hang onto a home, he said, you may end up worse off.

Eager for quick results, the Obama administration last year prodded banks to start people on trials without first obtaining documents proving they were eligible. That has led to many crushed hopes. The Treasury earlier this year changed its rules and told banks to start trials only after getting documents that proved borrowers qualified.

The Treasury said in a monthly report on the government’s \$50 billion Home Affordable Modification Program, or HAMP, that about 1.2 million trial modifications had been started under the plan, and about 281,000 borrowers had washed out by the end of April.

Only about 30 percent of borrowers who seek help from the main foreclosure-prevention counseling program at Neighborhood Housing Services of South Florida end up with modifications, said LeeAnn Robinson, chief operating officer of the Miami-based nonprofit. Many borrowers don’t have enough income to support even reduced loan payments; others give up before completing the paperwork.

On average, it takes seven months to resolve a borrower’s situation, up from four months a year ago, Ms. Robinson said. Banks and other loan servicers can’t keep up with the demand for help, she said.

Ms. Parry bought a home in Phoenix in 2005 for \$535,000, but she believes it now would sell for around \$250,000. She has been seeking a modification from a unit of Citigroup Inc., the servicer of her two mortgage loans, since June 2008.

Ms. Parry’s application was turned down in late 2008, but President Obama’s announcement of HAMP in February 2009 rekindled her hopes. Ms. Parry decided to keep making payments on her loans because she expected to qualify for this new program.

Citigroup started her on a HAMP trial in June 2009, and she made three payments. Then Citigroup told her there had been a mistake and she would need to go through another three-month trial.

At the end of that second trial, Ms. Parry said, Citigroup told her the investor that owned her first mortgage wasn’t participating in HAMP, so she couldn’t get a modification under that plan. During her trial period, Citigroup charged her more than \$1,300 of “late charges” and “delinquency expenses,” she said.

Ms. Parry said Citigroup should have been able to determine that the investor wasn’t participating before she went through the trial. Citigroup recently offered her another type of modification that she said fell short of the HAMP formula and wouldn’t lower her costs enough to make keeping the home worthwhile. Unless Citigroup improves the offer, she will try to sell the home.

A Citigroup spokesman said: “We have worked diligently with the borrower and the investor in an effort to find a solution that meets both the borrower’s needs and the investor’s requirements.”

Martha Wright, a marketing executive whose income has dropped in recent years, has been trying since February 2009 to work out a deal with J.P. Morgan Chase & Co., the bank that services the \$1.1 million mortgage on her Avalon, N.J. home.

The bank denied her request last summer, but Ms. Wright said she kept trying because the responses from the bank were unclear and inconsistent, and she believed she still might qualify. Meanwhile, she said, by continuing to make payments, she cut her non-retirement savings to about \$500 from \$63,000 in early 2009.

A spokesman for J.P. Morgan said the bank told Ms. Wright on three occasions that she didn’t qualify for a modification. “Modifying the loan would produce less value to the loan’s owner than foreclosing,” he said.

### TELLING AMY’S STORY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Pennsylvania (Mr. THOMPSON) is recognized for 5 minutes.

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I rarely have time to go to the movies, or to watch television, for that matter, but I saw a movie the other night that will forever be etched in my memory. It was a simple documentary entitled, “Telling Amy’s Story.” And it just so happens that Joe Myers, a 1998 graduate of Penn State, and a constituent, is the producer/director of the film.

The film is a time line of a domestic violence homicide that took place back in November 2001 in State College, Pennsylvania, in my district. Police Detective Deirdri Fishel talks about the city where Penn State is located and how it has come to be called Happy Valley. And nothing ever goes wrong in a place called Happy Valley; right?

But she goes on to explain that in the last 2 years, her unit has handled more than 500 domestic violence cases. And she says in the film that all homicides in Centre County in that period were domestic violence related. She even comments that, if you are not in a domestic violence situation, you are extremely safe in Happy Valley.

According to the National Domestic Violence Web site, domestic violence is defined as a pattern of behavior in any intimate relationship where one partner seeks to gain or maintain power and control over the other. The abuse can be physical, sexual, emotional, economic, and psychological. The abuser acts or makes threats against the other person in order to keep them in line. The behavior includes anything that frightens, intimidates, terrorizes, manipulates, hurts, humiliates, blames, injures, or wounds someone. The abuse is not limited to economic, racial, education, or social levels, nor does it have anything to do with geography or ethnicity.

The numbers are staggering. According to a 2008 study by the Centers for Disease Control and Prevention, about one quarter of all women in the United States report that they’ve experienced domestic violence. One in five female high school students report being physically and/or sexually abused by a dating partner. Worst of all, on average, more than three women are murdered by their husbands or boyfriends in this country every day. That is what happened to Amy.

The film chronicles the events that led up to her murder. Amy’s parents and coworkers, law enforcement officers and court personnel share their perspectives on what happened to Amy in the weeks, months, and years lead-

ing to her death. The signs were there. The people knew what to look for.

The people who produced the film say, While we will never be able to change the ending to Amy’s story, we hope that its telling can change outcomes for millions of victims, survivors, and loved ones affected by domestic violence every day.

The signs of domestic violence are physical signs of injury, anxiety and fear, emotional distress, isolation, changes in appearance and self-esteem, restricted transportation, clothing inappropriate for the season, attempts to hide activities or interactions from partner, and minimization or denial of harassment or injuries.

The message of the film is that there is help out there and that if you recognize the signs, encourage the person to seek professional resources, such as the Centre County Resource Center in my district and, nationally, the National Domestic Violence Hotline.

Amy’s story should end with the fact that she did not die in vain. Her story is designed to help others, and, I believe if you see it, it will.

### THE WAR’S MAKING YOU POOR ACT

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. GRAYSON) is recognized for 5 minutes.

Mr. GRAYSON. Mr. Speaker, I’d like to address my comments not only to you tonight but also to the one-third of America that makes less than \$35,000 a year. Some people call you lower middle class; some people call you poor. There are those among you who are retired. There are those among you who are working poor Americans. Some of you make the minimum wage. There are those among you who also are handicapped, people who have no ability to enter the workforce and have to rely upon charity in one form or another.

In any event, there is one-third of America, one-third, that makes less than \$35,000 a year, and my comments are addressed to you tonight. You are the ones who Jesse Jackson used to refer to as “dispossessed,” “the despised,” and in our political system, the damned. And you are sometimes treated that way, but more commonly, you are treated by our political system as disregarded.

There are over 5,000 bills that have been introduced in the House of Representatives since I was sworn in last year. Only a tiny fraction of them offer you any relief. And tonight, I want to point out to you one that does. It’s my bill, H.R. 5353, The War’s Making You Poor Act. Now, I could talk to you a little bit tonight about various aspects of this bill, but there’s one aspect in particular that I want to tell you about; the one that that relates to you directly.

What this bill does is, for you, it eliminates Federal income tax entirely. This bill makes the first \$35,000